

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Jennifer McGarrity Lambert  
Michael Wayne Lambert  
Debtors

Case No. 25-50559-KMS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

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Date Rcvd: Apr 17, 2025

Form ID: 309A

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer McGarrity Lambert, Michael Wayne Lambert, 744 Parkwood Dr, B, Long Beach, MS 39560-3850
5499669	+ Beyond Therapy, 1423 Magnolia St D, Gulfport, MS 39507-3569
5499683	+ Rapids Regional Medica, 211 4th St, Alexandria, LA 71301-8421

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 17 2025 19:44:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: BGASANFORD	Apr 17 2025 23:43:00	George Adam Sanford, McRaney Sanford Killebrew, PLLC, 1 Stonegate Drive, Ste B, Brandon, MS 39042-2622
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 17 2025 19:44:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5499665	+ EDI: GMACFS.COM	Apr 17 2025 23:43:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5499666	+ Email/PDF: bncnotices@becket-lee.com	Apr 17 2025 19:48:02	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
5499667	+ EDI: TSYS2	Apr 17 2025 23:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5499668	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 17 2025 19:48:01	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
5499670	+ EDI: CAPITALONE.COM	Apr 17 2025 23:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5499671	+ EDI: CITICORP	Apr 17 2025 23:43:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5499672	+ Email/PDF: creditonebkn notifications@resurgent.com	Apr 17 2025 19:48:11	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5499673	+ EDI: DISCOVER	Apr 17 2025 23:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5499674	+ EDI: DISCOVERPL	Apr 17 2025 23:43:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
5499675	+ EDI: PHINGENESIS	Apr 17 2025 23:43:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5499677	+ Email/Text: ebone.woods@usdoj.gov	Apr 17 2025 19:44:00	Internal Revenue Servi, c/o US Attorney, 501 East

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			Court St, Ste 4.430, Jackson, MS 39201-5025
5499676	EDI: IRS.COM	Apr 17 2025 23:43:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5499678	+ EDI: JPMORGANCHASE	Apr 17 2025 23:43:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5499679	+ EDI: CAPITALONE.COM	Apr 17 2025 23:43:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5499681	EDI: MSDOR	Apr 17 2025 23:43:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5499680	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 17 2025 19:48:10	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5499682	+ EDI: MAXMSAIDV	Apr 17 2025 23:43:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5499684	+ Email/Text: ARPacerRequest@ssfcu.org	Apr 17 2025 19:44:00	Security Service FCU, Attn: Risk Management, 16211 La Cantera Pkwy, Ste. 130, San Antonio, TX 78256-2452
5499685	+ EDI: SYNC	Apr 17 2025 23:43:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5499686	+ EDI: SYNC	Apr 17 2025 23:43:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5499687	+ EDI: SYNC	Apr 17 2025 23:43:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5499688	^ MEBN	Apr 17 2025 19:41:20	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5499689	+ EDI: UTAHTAXCOMM.COM	Apr 17 2025 23:43:00	Utah State Tax Commiss, 210 N 1950 W, Salt Lake City, UT 84134-9000
5499690	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 17 2025 19:48:07	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2025

Signature: /s/Gustava Winters

# **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** **United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<u><b>Jennifer McGarrity Lambert</b></u>	Social Security number or ITIN	<b>xxx-xx-5817</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u><b>Michael Wayne Lambert</b></u>	Social Security number or ITIN	<b>xxx-xx-3552</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter <b>7</b> <b>4/17/25</b>	
Case number: <b>25-50559-KMS</b>			

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jennifer McGarrity Lambert	Michael Wayne Lambert
<b>2. All other names used in the last 8 years</b>	aka Jennifer M Lambert	aka Michael W Lambert
<b>3. Address</b>	744 Parkwood Dr, B Long Beach, MS 39560	744 Parkwood Dr, B Long Beach, MS 39560
<b>4. Debtor's attorney Name and address</b>	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
<b>5. Bankruptcy trustee Name and address</b>	George Adam Sanford McRaney Sanford Killebrew, PLLC 1 Stonegate Drive, Ste B Brandon, MS 39042	Contact phone 601-924-5961 Email trustee@mcraneymcraney.com

**For more information, see page 2 >**

Debtor **Jennifer McGarrity Lambert** and **Michael Wayne Lambert**Case number **25-50559-KMS**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 228-563-1790  <b>Date:</b> 4/17/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 14, 2025 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: George Adam Sanford</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 829 229 1125 and Passcode 2893021594 , OR call 228-292-1399.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 7/14/25</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	